

Employee Assistance Program



Staying positive during uncertain times

Many Americans are feeling unsettled these days. And why not? Economic uncertainty can be unsettling. Luckily, even if you feel like you're drifting, there are things you can do to stay focused and keep moving ahead.

How people respond to uncertainty

For most people, uncertainty feels like a lack of control, and that feeling brings on stress. According to Edward Trieber, J.D., Ph.D., managing director of Harris, Rothenberg International (HRI), LLC, a human resources consulting firm, the combination of uncertainty and stress can lead to faulty ways of thinking such as:

- **Catastrophic thinking:** The habit of believing that everything will turn out to be as bad as it could possibly be. Even though this is a negative way of viewing the world, it gives some people a sense of control. The way they see it, they can avoid negative surprises by just assuming that things will go wrong from the very start.
- **Fortune telling:** The assumption that we — or at least the experts — know how the future will turn out, particularly in the areas of finance or politics. For some people, this leads to compulsive news consumption, as they try to catch every opinion given by every pundit on TV, in newspapers and online.
- **Discounting the positive:** This is the flip side of denial. In a day filled with good, bad and neutral experiences, a person who discounts the positive will focus only on the bad things and feel that he or she had a bad day.

In addition, Dr. Trieber says, people experience losses more powerfully than gains. For example, people tend to be more upset about losing \$50 than they are pleased about finding \$50. This applies to the “paper” losses and gains that they experience in retirement funds. He adds that things tend to look the worst while we’re in the middle of them, and we’re in the middle of a very uncertain time.

How to stay positive

Beatrice Harris, Ph.D., managing director, HRI, says that hope is the single most important concept in dealing with uncertainty and other life challenges. Someone going into long-term rehab after a bad accident needs hope to get through. A losing sports team needs hope to come back the next season. Bull markets are associated with hope, while bear markets (and recessions and depressions) are associated with despair. Fortunately, she notes that there are many ways to develop and nourish hope.

- **Avoidance:** While “avoidance” may sound like a bad idea, it’s actually an effective way of dealing with stress

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when used properly. For example, Dr. Harris recommends limiting time spent watching the news or talking about the economy. People “catch” each other’s feelings, whether they are depressed or happy. So, spending time relaxing with friends, watching funny movies and generally enjoying ourselves can significantly increase positive feelings and reduce stress.

- **Contingency plans:** Another way to regain your sense of control is to write down your options for different possibilities. Consider discussing these options with friends, an advisor, a clergy person or your employee assistance program. Having a plan can help you feel more in control, more hopeful and more positive.
- **Self-talk:** Remind yourself that you are capable. Dr. Harris says: “Tell yourself, ‘We’ve been through difficult times before and we’ll get through them again.’” It’s a powerful tool.

- **Quiet time before bed:** Just before you fall asleep, you may find yourself badgered by worries. Dr. Harris suggests that you tell yourself, “This is not the time — I will make the time to think about this, but not now.” It helps to then turn your thoughts to something specific instead — an event you are looking forward to or a good book that has a happy ending.

Regaining a sense of control

Focusing on tasks or errands or sports — that is, focusing on things you can accomplish or enjoy — has a number of benefits. It distracts you from what’s wrong in the world. It allows you to regain a sense of control by focusing on something that you can do. And, while you’re improving your mood, you’re also getting things done.

There’s an old song that says you’ve got to “accentuate the positive, eliminate the negative, [and] latch on to the affirmative.” That old song has got the right idea!



Make every hour count

Every day you waste is one you can never make up.

— *George H. Allen*

George H. Allen (1922-1990). Coach, Los Angeles Rams (1966-1970) and Washington Redskins (1971-1977).

Five ways to make the most of your time

- Figure out what you want to accomplish. Set short-term and long-term goals.
- For a few days or weeks, write down everything you do and how long it takes. Identify time wasters and eliminate them.
- Set your priorities every day. Pick the most important task or goal and work on it, without interruption, until it’s done.
- Consider turning off your e-mail or Blackberry, so that you can focus on what’s in front of you at the moment.
- Be prepared. Always have a book, notebook or work with you in case you have to wait in line or at a doctor’s office.

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Keeping teen drivers safe

It seems like only yesterday your child was learning to walk. Now he's learning to drive. Although it's easier to help your child avoid living room pitfalls than it is to keep him safe on the highway, you still have a role to play when it comes to protecting your child.

"Getting into a car is the most dangerous thing a modern human can do," Mike told his kids. He's right. According to the National Highway Traffic Safety Administration, motor vehicle crashes are the leading cause of death for 15- to 20-year-olds. There is good news though: In 2007, the number of teen drivers involved in fatal crashes dropped 12 percent from 1997. Of course, the numbers are still too high, but they are moving in the right direction.

A contract is essential

Having a contract with your teenage driver clearly spells out what you expect from him or her. Be sure the contract covers the rules and the consequences if those rules are not followed. Samples of teen driving contracts can be found on AAA.com and on car company websites, such as Toyota.com.

"I printed out a teen driving contract I found online," said Jackie, "and my husband and I sat with our 16-year-old son and discussed every point. We customized it, crossing out what we felt we didn't need; for instance, he's not the kind of kid who'd engage in thrill-seeking stunts. We also set a date three months from now to reassess the contract. The important thing is, we all took the contract very seriously."

When adapting a contract, keep these facts in mind:

Fact: The risk of a crash increases with each additional teenage passenger.

Consider: Allowing your teen to drive with no passengers or with only one teenage passenger for, say, the first three months of driving.

Fact: The risk of a crash increases at night.

Consider: Allowing your teen to drive only during the day until she or he proves to be a competent, cautious driver.

Fact: Distractions — cell phones, iPods, even eating — lead to accidents.

Consider: Limiting music, phones and food in the car, until your teen has more experience. Also, make it clear that it is never acceptable to talk on a cell phone or send text messages while driving!

Stick to your rules

This statistic should help you stick to your rules: In 2007, 31 percent of the teen drivers who were killed in motor vehicle crashes had been drinking. Kids know they shouldn't drink or take drugs and drive because it's illegal. However, their main concern may be getting stopped by the police. Stressing that you will suspend their driving privileges for a very long time if



they drive after even one beer will make this rule much more concrete to them.

Now is the time to be very strict. If the rules are broken, there must be consequences. If you and your child sign a contract **before** your child gets a license, it will be easier for you to suspending driving privileges if necessary.

Graduated driving licenses are now in effect in most states, limiting the number of nighttime driving hours and the number of teenage passengers in the car. The Insurance Institute for Highway Safety credits these rules for helping teen fatality rates drop over 20 percent.

Know your teen

"I talk to my kid about driving all the time," said Jim. "Simply telling him never to get angry if he's cut off, or never to speed up just because someone is tailgating or never ever to seek revenge on the road can help him be a better, safer driver."

One parent said, "We don't place any driving restrictions on him — he's never given us a reason to." Lenore said, "The only rule we had was that no one could ride with Jeff if he was driving — too distracting. Once he was out of high school, we lifted that ban." Other parents find that unrealistic. "If it's okay with the other kid's parents, it's okay with me if my daughter drives her schoolmate home."

Even though your teen now has an official license, that doesn't mean you shouldn't continue to supervise. About once a week, be a passenger while your teen drives. Point out what she or he is doing well, and help your child become an even better driver. There's no such thing as being too safe when it comes to driving.

For more information and downloadable brochures on graduated driving licenses, go to www.iihs.org.

Source: Centers for Disease Control and Prevention: www.cdc.gov.

Bringing generations together online

Online social networking has grown increasingly popular over the last few years. Social networking sites, such as Facebook and MySpace, have attracted large followings. But it may surprise you to learn that members aren't just from the tech-savvy Gen-Y. Recent studies by the Pew Research Center reveal that many older adults are logging on to popular social networking sites too.

Social networks are the groups of people we know: extended families, friends, neighbors, former classmates, etc. The Internet has simply provided a new way for these groups to interact.

A wonderful feature of online networking is that it helps people with common interests connect, regardless of their age or location. Both younger and older members can benefit from one another's experiences and knowledge. Social networking sites can bring together members of different generations in a neutral setting.

Here are some examples:

- Morgan, a 56-year-old retired truck driver, lives in Florida with his wife. He joined Facebook so he could view photos and videos of his 2-year-old grandson in New York. Morgan particularly enjoys the status updates his daughter posts throughout the day and pays attention to the ones announcing his grandson is awake from a nap. Morgan uses these updates to plan the best time to call and speak with his grandson — a part of the day they both look forward to!
- Meg, a 65-year-old retired teacher in South Carolina, uses Facebook to connect with a group dedicated to blues music and to learn about local blues events.

- Andy, a 70-year-old San Francisco native, uses Classmates to find and reconnect with former college classmates living in different parts of the country.

Getting started

Interested in joining a social networking site? There are a few things you should know:

- **Setting up a profile:** Your profile is a collection of information describing your interests and history. There are two types of profiles you can create depending on the type of social networking site you join: personal and professional. On a personal profile, you may choose to include your interests, hobbies and favorite books. A professional profile will focus on your career history, job skills and education.
- **Finding and making friends:** In this context, "friends" refers to members of the social network that you give permission to do things that non-friends cannot do. For example, you might decide that only your friends can view your private photos, while you might allow anyone on the site to view the groups you belong to so that people with similar interests can contact you.
- **Privacy and online activities:** While social networking sites allow you to share information easily, it's important to stay safe online. Carefully consider what personal data (e-mail address, street address, telephone number, marital status, date of birth, etc.) you want to share. Sharing passwords, Social Security numbers, health care member ID numbers, driver's license numbers or any financial account numbers could increase the risk of identity theft. Even if you are primarily keeping in touch with family, your information could still be compromised. Familiarize yourself with the privacy settings available for the site, which can help restrict unauthorized access to your information.

Sites just for older people

There are over 200 social networking sites, catering to a wide variety of interests. The following sites are designed specifically for older adults:

- Eons (www.eons.com)
- Rezoom (www.rezoom.com)
- Seniorocity (www.seniorocity.com)
- My Boomer Place (www.myboomerplace.com)
- Growing Bolder (www.growingbolder.com)

These sites are just the tip of the iceberg; Wikipedia.com is one place to find a longer list (www.wikipedia.org > English > search: social networking websites). Visit a few sites and explore them. This will give you a better sense of what the world of social networking can offer you.

Source: Lenhart, Amanda. "Social Networks Grow: Friending Mom and Dad," <http://pewresearch.org>.

